

EXHIBIT B

*** 391178665-005 ***

TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

09/19/2018

TransUnion^{tu}

P8XLS800301315-I013141-053463823



GUILLERMO M. SANCHEZ



Dear GUILLERMO M. SANCHEZ,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

If we were able to make changes to your credit report based on information you provided, we made those changes. Otherwise, we asked the company reporting the information you disputed to do all of the following:

1. Review relevant information we sent them, including any documents you gave us as part of your dispute
2. Investigate your dispute and verify whether the information they report is accurate
3. Provide us a response to your dispute and update any other information
4. Update their records and systems, if necessary

Your dispute is important. In the pages that follow you will see your detailed investigation results, including the business name and contact details of the source of the information. Please review the results carefully.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED: A change was made to the item(s) based on your dispute and other information has also changed.

ACS/JP MORGAN CHASE # [REDACTED] 1539**** (P O BOX 7013, INDIANAPOLIS, IN 46207, (800) 489-5005)

We investigated the information you disputed and updated: **Rating.** Here is how this item appears on your credit report following our investigation.

Date Opened:	09/28/2006	Balance:	\$0	Pay Status:	>Account 120 Days Past Due Date<
Responsibility:	Individual Account	Date Updated:	03/31/2013	Terms:	\$146 per month, paid Monthly for 240 months
Account Type:	Installment Account	High Balance:	\$30,719	Date Closed:	03/31/2013
Loan Type:	STUDENT LOAN	Original Creditor:	JPMORGAN CHASE BANK N A (Educational)	>Maximum Delinquency of 120 days in 08/2012 and in 03/2013<	

Remarks: DISP INVG COMP-CONSUM DISAGRS; STUDENT LOAN PERM ASSIGN GOVT; TRANSFERRED TO ANOTHER OFFICE

Estimated month and year that this item will be removed: 04/2019

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	120	120	120	120	120	120	120	90	60	OK	OK	OK
	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011						
Rating	X	X	OK	X	X	X						

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